

At page 2, line 17, delete "with Attorney Docket No. A-68141/MAK/LM";

At page 2, line 21 spanning line 22, delete "with Attorney Docket No. A-68143/MAK/LM";

At page 2, line 23, delete "09/ \_\_, \_\_" and insert --09/588,037--;

At page 2, line 25 spanning page 3, line 1, delete "with Attorney Docket No. A-68146/MAK/LM";

At page 9, delete lines 4-24, which is the Table of Contents;

At page 39, delete lines 1-20 and substitute replacement page 39 (Abstract of the Disclosure) submitted herewith.

IN THE CLAIMS:

Please amend claims 1, 3, 4, 9, 21-26, and 29-31 to read as follows:

1. (amended) A method for storing and retrieving electronic records, the method comprising the following steps:

creating a transaction at a merchant location by buying one of a goods and service;

authorizing the transaction with an electronic signature; and

forwarding an electronic record of the transaction, including the electronic signature and a text description of a line item relating to the transaction, to an electronic-record repository.

3. (amended) The method of claim 1, further comprising the step of:

forwarding to the electronic-record repository an electronic record of a transaction created at a business other than the merchant.

4. (amended) The method of claim 1, wherein the step of creating comprises

creating the transaction by buying from a virtual merchant.

9. (amended) The method of claim 1, further comprising the steps of:

generating a paper receipt for the transaction; and

retrieving a replica of the paper transaction receipt from the electronic-record repository over an internet.

10. The method of claim 1, further comprising the step of generating a receipt for the transaction from the electronic record forwarded to the electronic-record repository.

11. The method of claim 1, further comprising the step of retrieving a copy of the electronic record from the electronic-record repository over an internet.

13. The method of claim 1, further comprising the step of offering a search of the electronic-record repository for the electronic record.

14. The method of claim 13, wherein the step of offering comprises offering a search of the repository by text line-item description.

21. (amended) The method of claim 1, further comprising at least one step selected from a group consisting of downloading, printing, faxing, and e-mailing a copy of the electronic record from the electronic-record repository.

22. (amended) The method of claim 11, further comprising the step of: [then] using the retrieved electronic record as proof of the transaction.

23. (amended) The method of claim [22] 11, further comprising a step of using the electronic record as proof of the transaction adequate to dispute an alternative record of the transaction.

24. (amended) The method of claim 11, further comprising a step of using the electronic record as proof of the transaction sufficient to return the bought goods or service.

25. (amended) The method of claim 11, further comprising a step of using the electronic record as proof of the transaction sufficient to exchange the bought goods or service.

26. (amended) The method of claim 11, further comprising a step of using the electronic record to support submission of a warranty claim with respect to the bought goods or service.

27. The method of claim 1, further comprising the step of viewing the electronic record, including the electronic signature.

29. (amended) A method for storing and retrieving electronic records, the method comprising the following steps:

- creating a transaction at a merchant by buying one of a goods and service from a virtual merchant;

- authorizing the transaction with an electronic signature;

- forwarding in a batch-compatible fashion an electronic record, and including the electronic signature and a text description of a line item to an electronic-record repository;

- forwarding in a batch-compatible fashion to the electronic-record repository an electronic record of a transaction created at a business other than the merchant;

- offering a search of the electronic-record repository by text line item description for the electronic record;

- retrieving a copy of the electronic record from the electronic-record repository over an internet;

- performing one of downloading, printing, faxing and e-mailing a copy of the electronic record; and

- using the electronic record as proof of the transaction in order to do one of the following: dispute an alternative record of the transaction; return the bought goods or service; and exchange the goods or service.

30. (amended) The method of claim 9, wherein said replica is suitable for use as proof of the transaction.

31. (amended) The method of claim 10, wherein said receipt is suitable for use as proof of the transaction.

**IN THE ABSTRACT OF THE SPECIFICATION:**

Please replace the abstract with its heading on the last page of the specification with the following new abstract, a copy of which is appended hereto on its own page:

**ABSTRACT OF THE DISCLOSURE**

A method and system enables a customer to enter into a transaction at a merchant location, to authorize the transaction with an electronic signature, and to enable the merchant to forward an artifact of the transaction for storing in an electronic-record repository, the artifact preferably including an electronic record of the transaction and any relevant electronic customer signature. Storing preferably is carried out in a batch-compatible format. Subsequent to storage, the customer can remotely retrieve evidence of the transaction that can include an image of the customer's signature made at the time of the transaction.

**REMARKS**

Claims 1, 3, 4, 9-11, 13, 14, 21-27, and 29-31 were examined and rejected. Various portions of the Specification were objected to, as was the Declaration. Claims 22-26, 30, and 31 were rejected under 35 USC §112 ¶2 for indefiniteness. Claims 1, 4, 10, 11, 22, 23, 27, and 31 were rejected under 35 USC §102(e) as anticipated by USP 5,915,022 to Robinson. Claims 24-26 were rejected under 35 USC §103 as being obvious and unpatentable over Robinson '022. Claims 3, 9, and 30 were rejected under 35 USC §103 as being unpatentable over Robinson '022 in view of USP 5,910,988 to Ballard. Claims 13, 14, 21, and 29 were rejected under 35 USC §103 as being unpatentable over Robinson '022 in view of USP 5,864,825 to Kobayashi.

Applicants submit herewith a new replacement Declaration signature page executed by applicant Kareemi, which page also authenticates the handwritten corrections made by Mr. Kareemi to the original Declaration. Applicants submit the Examiner's objection to the Declaration should now be withdrawn.

Applicants have also amended the Specification to address the various issues raised by the Examiner in the Office Action.

Applicants have further amended claims 1, 3, 4, 9, 21-26, and 29-31.

Claims 1, 3, 4, 9-11, 13, 14, 21-27, and 29-31 are pending.